

News Release

Arizona Department of Public Safety

POST OFFICE BOX 6638 * PHOENIX, ARIZONA 85005-6638

November 21, 2005

FOR IMMEDIATE RELEASE

Direct Inquiries to: **Sgt. Sandra Slowik** 602-223-2586 Office

PROTECTING YOUR IDENTITY

The holiday season is upon us, full of busy schedules and distractions. One distraction the Arizona Department of Public Safety would like to help you avoid is *identity theft*.

Unlike most crimes where the victim is immediately aware of an assault, identity theft is often silent and invisible. Identity thieves do not need direct contact with their victims, just access to key components of the victim's personal information.

According to the United States Federal Trade Commission, <u>identity theft is America's fastest growing</u> <u>crime</u>.

- Every 79 seconds a thief steals someone's identity.
- Arizona leads the nation in identity theft victims per capita, followed by our adjoining states of Nevada and California.
- Arizona crime statistics indicate that identity theft losses are 4.2 times greater than losses from burglary, larceny theft and motor vehicle theft combined.

Identity thieves get your personal information through a variety of methods:

- Stealing your mail or rummaging through your trash
- Stealing records from businesses and other institutions
- Bribing an employee who has access to records
- Computer hacking
- Posing as a legitimate representative of a company or institution that may have a legal right to access your information.
- Diverting your mail to another location.

The Arizona Department of Public Safety offers these tips to minimize your chances of becoming a victim of identity theft this holiday season:

- If you send a credit card number to a website, make sure it is a "secure" server. (When you access a website to make a purchase, it should display a message indicating it is a secure link or connection.)
- Do not release personal information on the internet unless you independently confirm who you are giving the information to. Thieves pose as representatives of legitimate companies claiming a problem with your account in an attempt to obtain your personal data. This practice, when done on the internet, is referred to as "phishing" and involves high tech scams that use spam to deceive consumers into disclosing credit card numbers, bank account information, social security numbers, passwords and other sensitive information,

- Deposit outgoing mail in post office collection boxes rather than unsecured mailboxes to prevent mail theft of your personal information.
- Shred all documents containing personal information, pre-approved credit applications and credit card receipts.
- Call 1-888-567-8688 or on line www.optoutprescreen.com to remove pre-screened credit card offers from being sent to your residence. NOTE: You will be asked for your social security number when using this option.
- Eliminate your social security number from identification when possible, i.e. health cards, drivers license, etc. Give your social security number only when absolutely necessary.
- Do not store financial information on your laptop. If you must, use a password with a combination of letters (upper and lower case and numbers. When disposing of a computer, delete personal information. Simply deleting files is not enough as data remains on the hard drive and can be easily retrieved. Use a "Wipe" utility program to overwrite the hard drive.
- Keep a close watch on your credit card statements. Personal information is embedded in the strip on your credit card. Thieves steal your credit or debit card numbers by capturing the information in a data storage device in a practice known as "skimming". They may swipe your card for an actual purchase or attached the device to an ATM machine where you may swipe your card.
- Do not release personal information to telephone or e-mail requests claiming problems with your account. Thieves pose as representatives of legitimate companies claiming a problem with your account in an attempt to obtain your personal data. This practice is known as "phishing" when done on line or "pretexting" when done via phone.
- Review your credit reports. You have the right to get a free copy of your credit file disclosure, commonly called a credit report, once every 12 months, from each of the nationwide consumer credit reporting companies Equifax, Experian and TransUnion. For instant access to your free credit report, visit www.annualcreditreport.com. or call (877) 322-8228.

The Federal Trade Commission has a publication entitled "Take Charge: Fighting Back Against Identity Theft". This publication contains information on what steps a victim should take if they become a victim of identity theft, including contact numbers for notifications, sample letters to consumer reporting companies, instructions for completing the identity theft affidavit and how to file complaints. This publication may be obtained on line at www.consumer.gov/idtheft or by calling (877)-ID-THEFT.

"THE ARIZONA DEPARTMENT OF PUBLIC SAFETY WISHES YOU AND YOUR FAMIILIES A SAFE AND SECURE HOLIDAY SEASON"